

Information to identify the case:

Debtor 1	<u>Judi L. Long</u>	Social Security number or ITIN	xxx-xx-4464
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	23-21094-CMB		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Judi L. Long

10/11/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Judi L. Long
Debtor

Case No. 23-21094-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 11, 2023

User: auto
Form ID: 318

Page 1 of 4
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2023:

Recip ID	Recipient Name and Address
db	+ Judi L. Long, 207 Centerdale Rd, Coraopolis, PA 15108-2603
15602532	+ Aspire, PO BOX 105655, Atlanta, GA 30348-5655
15602539	+ Cosmo Prof, 3095 Loyalty Circle, Building A, Columbus, OH 43219-3673
15602543	+ Genesis Credit Manag, 906 SE Everett Mall Way, Everett, WA 98208-3744
15602544	+ James Long, 228 Morton Ave, Butler, PA 16001-6352

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Oct 12 2023 04:25:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Oct 12 2023 04:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 12 2023 00:31:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 12 2023 04:25:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 12 2023 00:31:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Oct 12 2023 04:25:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: jdryer@bernsteinlaw.com	Oct 12 2023 00:30:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 12 2023 00:30:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15602528	+ EDI: WFNNB.COM	Oct 12 2023 04:25:00	ADS/Comenity/Wayfair, PO BOX 182789, Columbus, OH 43218-2789
15602529	+ Email/Text: backoffice@affirm.com	Oct 12 2023 00:31:00	Affirm Inc, 30 Isabella St FL 4L12, Pittsburgh, PA 15212-5862
15602531	+ EDI: GMACFS.COM	Oct 12 2023 04:25:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901

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15602533	+ EDI: CITICORP.COM	Oct 12 2023 04:25:00	Best Buy VISA, PO BOX 790441, Saint Louis, MO 63179-0441
15602537	+ EDI: WFNNB.COM	Oct 12 2023 04:25:00	COMENITY BANK/VICTORIASSECRET, PO BOX 182789, Columbus, OH 43218-2789
15602538	Email/Text: CCBANKRUPTCY@CORTRUSTBANK.COM	Oct 12 2023 00:30:00	Cortrust Bank, PO BOX 7030, Mitchell, SD 57301
15602535	+ EDI: CAPITALONE.COM	Oct 12 2023 04:25:00	Capital One Mastercard, PO Box 71083, Charlotte, NC 28272-1083
15602536	+ Email/Text: bankruptcy@clearviewfcu.org	Oct 12 2023 00:31:00	Clearview FCU, 8805 University BV, Coraopolis, PA 15108-4212
15602540	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 12 2023 00:36:41	Credit One Mastercard, PO Box 60500, City Of Industry, CA 91716-0500
15602541	Email/Text: BNSFN@capitalsvcs.com	Oct 12 2023 00:30:00	First National Credit, 500 E 60th St N, Sioux Falls, SD 57104
15602545	Email/Text: BNSFN@capitalsvcs.com	Oct 12 2023 00:30:00	Legacy, PO BOX 5097, Sioux Falls, SD 57117
15602542	Email/Text: BNSFS@capitalsvcs.com	Oct 12 2023 00:30:00	First Savings CC, PO BOX 2509, Omaha, NE 08103
15602534	Email/Text: BNBLAZE@capitalsvcs.com	Oct 12 2023 00:30:00	Blaze, PO BOX 5096, Sioux Falls, SD 57117
15602546	Email/Text: ml-ebn@missionlane.com	Oct 12 2023 00:30:00	Mission Lane, PO BOX 105286, Atlanta, GA 30348
15602547	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 12 2023 00:30:00	Mr. Cooper, PO BOX 8118060 5801 Postal Rd, Cleveland, OH 44181-2184
15602548	+ EDI: RMSC.COM	Oct 12 2023 04:25:00	PAYPAL CREDIT, PO BOX 71707, Philadelphia, PA 19176-1707
15602550	+ EDI: RMSC.COM	Oct 12 2023 04:25:00	SYNCB/JC PENNEY, PO BOX 965007, Orlando, FL 32896-5007
15602551	+ EDI: RMSC.COM	Oct 12 2023 04:25:00	SYNCB/LOWES, PO BOX 965005, Orlando, FL 32896-5005
15602549	+ EDI: RMSC.COM	Oct 12 2023 04:25:00	Syncb/Amazon Plcc, PO Box 965015, Orlando, FL 32896-5015
15602552	+ EDI: WTRRN BANK.COM	Oct 12 2023 04:25:00	Target Mastercard, PO Box 660170, Dallas, TX 75266-0170
15602553	Email/Text: bknotice@upgrade.com	Oct 12 2023 00:30:00	Upgrade, 275 Battery St, 23rd Floor, San Francisco, CA 94111

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC
aty	*+	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
15604984	*+	ADS/Comenity/Wayfair, PO BOX 182789, Columbus, OH 43218-2789
15604985	*+	Affirm Inc, 30 Isabella St FL 4L12, Pittsburgh, PA 15212-5862
15602530	*+	Affirm Inc., 30 Isabella St FL 4L12, Pittsburgh, PA 15212-5862
15604986	*+	Affirm Inc., 30 Isabella St FL 4L12, Pittsburgh, PA 15212-5862
15604987	*+	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
15604988	*+	Aspire, PO BOX 105655, Atlanta, GA 30348-5655
15604989	*+	Best Buy VISA, PO BOX 790441, Saint Louis, MO 63179-0441
15604993	*+	COMENITY BANK/VICTORIASSECRET, PO BOX 182789, Columbus, OH 43218-2789
15604994	*P++	CORTRUST BANK, PO BOX 7030, MITCHELL SD 57301-7030, address filed with court:, Cortrust Bank, PO BOX 7030, Mitchell, SD 57301

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15604991	*+	Capital One Mastercard, PO Box 71083, Charlotte, NC 28272-1083
15604992	*+	Clearview FCU, 8805 University BV, Coraopolis, PA 15108-4212
15604995	*+	Cosmo Prof, 3095 Loyalty Circle, Building A, Columbus, OH 43219-3673
15604996	*+	Credit One Mastercard, PO Box 60500, City Of Industry, CA 91716-0500
15604997	*P++	FIRST NATIONAL BANK, ATTN BANKRUPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003, address filed with court:, First National Credit, 500 E 60th St N, Sioux Falls, SD 57104
15605001	*P++	FIRST NATIONAL BANK, ATTN BANKRUPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003, address filed with court:, Legacy, PO BOX 5097, Sioux Falls, SD 57117
15604998	*P++	FIRST SAVINGS BANK, ATTN BANKRUPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003, address filed with court:, First Savings CC, PO BOX 2509, Omaha, NE 08103
15604990	*P++	FIRST SAVINGS BANK BLAZE, ATTN BANKRUPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003, address filed with court:, Blaze, PO BOX 5096, Sioux Falls, SD 57117
15604999	*+	Genesis Credit Manag, 906 SE Everett Mall Way, Everett, WA 98208-3744
15605000	*+	James Long, 228 Morton Ave, Butler, PA 16001-6352
15605002	*P++	MISSION LANE LLC, PO BOX 105286, ATLANTA GA 30348-5286, address filed with court:, Mission Lane, PO BOX 105286, Atlanta, GA 30348
15605003	*+	Mr. Cooper, PO BOX 8118060 5801 Postal Rd, Cleveland, OH 44181-2184
15605004	*+	PAYPAL CREDIT, PO BOX 71707, Philadelphia, PA 19176-1707
15605006	*+	SYNCB/JC PENNEY, PO BOX 965007, Orlando, FL 32896-5007
15605007	*+	SYNCB/LOWES, PO BOX 965005, Orlando, FL 32896-5005
15605005	*+	Syncb/Amazon Plcc, PO Box 965015, Orlando, FL 32896-5015
15605008	*+	Target Mastercard, PO Box 660170, Dallas, TX 75266-0170
15605009	*P++	UPGRADE INC, 2 N CENTRAL AVE, 10TH FLOOR, PHOENIX AZ 85004-2322, address filed with court:, Upgrade, 275 Battery St, 23rd Floor, San Francisco, CA 94111

TOTAL: 1 Undeliverable, 28 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com
Denise Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Max C. Feldman	on behalf of Debtor Judi L. Long mfeldman@attorneyfeldman.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rosemary C. Crawford	on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com PA68@ecfcbis.com

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Rosemary C. Crawford

crawfordmcdonald@aol.com PA68@ecfbis.com

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